



# FY 2021 INCOME LIMITS DOCUMENTATION SYSTEM

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## FY 2021 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

| FY<br>2021<br>Income<br>Limit<br>Area                    | Median<br>Family<br>Income<br><br>Explanation | FY 2021<br>Income Limit<br>Category                                       | Persons in Family |        |        |               |        |        |        |         |
|--|---|---|-------------------|--------|--------|---------------|--------|--------|--------|---------|
|  |   |   | 1                 | 2      | 3      | 4             | 5      | 6      | 7      | 8       |
| <b>Lowell,<br/>MA<br/>HUD<br/>Metro<br/>FMR<br/>Area</b> | \$112,900                                     | Very Low<br>(50%)<br>Income<br>Limits (\$)<br><a href="#">Explanation</a> | 39,550            | 45,200 | 50,850 | <b>56,450</b> | 61,000 | 65,500 | 70,000 | 74,550  |
|  |   | Extremely<br>Low Income<br>Limits (\$)*<br><a href="#">Explanation</a>    | 23,700            | 27,100 | 30,500 | <b>33,850</b> | 36,600 | 39,300 | 42,000 | 44,700  |
|  |   | Low (80%)<br>Income<br>Limits (\$)<br><a href="#">Explanation</a>         | 55,950            | 63,950 | 71,950 | <b>79,900</b> | 86,300 | 92,700 | 99,100 | 105,500 |

**NOTE:** Tewksbury town is part of the **Lowell, MA HUD Metro FMR Area**, so all information presented here applies to all of the **Lowell, MA HUD Metro FMR Area**. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Lowell, MA HUD Metro FMR Area**.

The **Lowell, MA HUD Metro FMR Area** contains the following areas:

**MIDDLESEX COUNTY, MA TOWNS OF** Billerica town, MA; Chelmsford town, MA; Dracut town, MA; Dunstable town, MA; Groton town, MA; Lowell city, MA; Pepperell town, MA; Tewksbury town, MA; Tyngsborough town, MA; Westford town, MA; and Westford town, MA.

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.